



# Student Billing: A Guide for New Students

Fall 2025 Edition



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Student Accounts

**Who We Are: Phillips Business Office**

# What is a Bursar?

The Bursar, or Director of Student Accounts, is the member of the Phillips Business Office who is responsible for all aspects of student billing. All tuition, fees, and miscellaneous student charges are billed through their office. They are also responsible for applying all financial aid, payments, and other credits to student accounts and refunding any overpayments or credit balances. They are your contact for all questions regarding your student billing account.

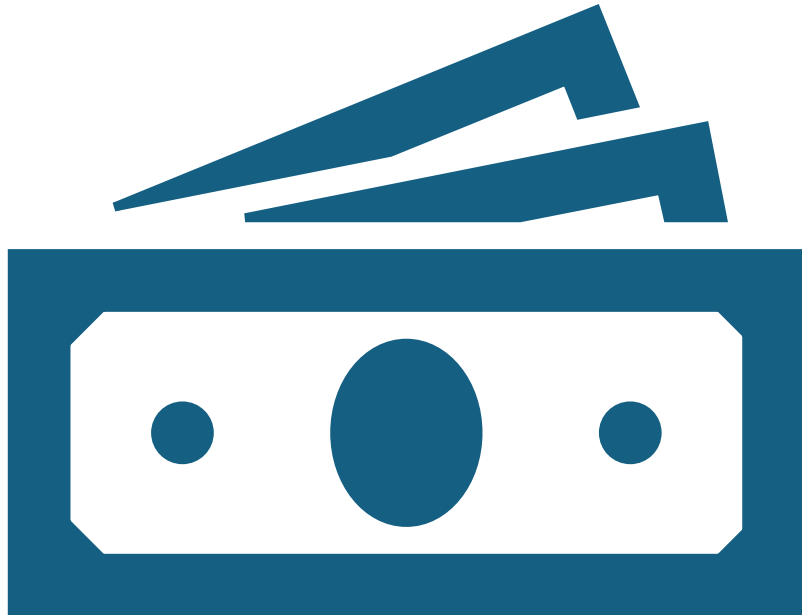
Phone: (918) 270-6468

Email: [bursar@ptstulsa.edu](mailto:bursar@ptstulsa.edu)





# Tuition and Fee Rates



Tuition, per credit hour	
Master	\$480.00
DMin	\$480.00
Graduate Certificate	\$140.00
Special Student	\$140.00

Student Fees	
General , Fall/Spring	\$100.00
Student Life, Fall/Spring	\$25.00
General, Summer (Masters)	\$60.00
Student Life, Summer (Masters)	\$15.00
General, Summer (DMin)	\$100.00
Student Life, Summer (DMin)	\$25.00

Course Fees, per credit hour	
Audit	\$40.00
CPE Program	\$100.00

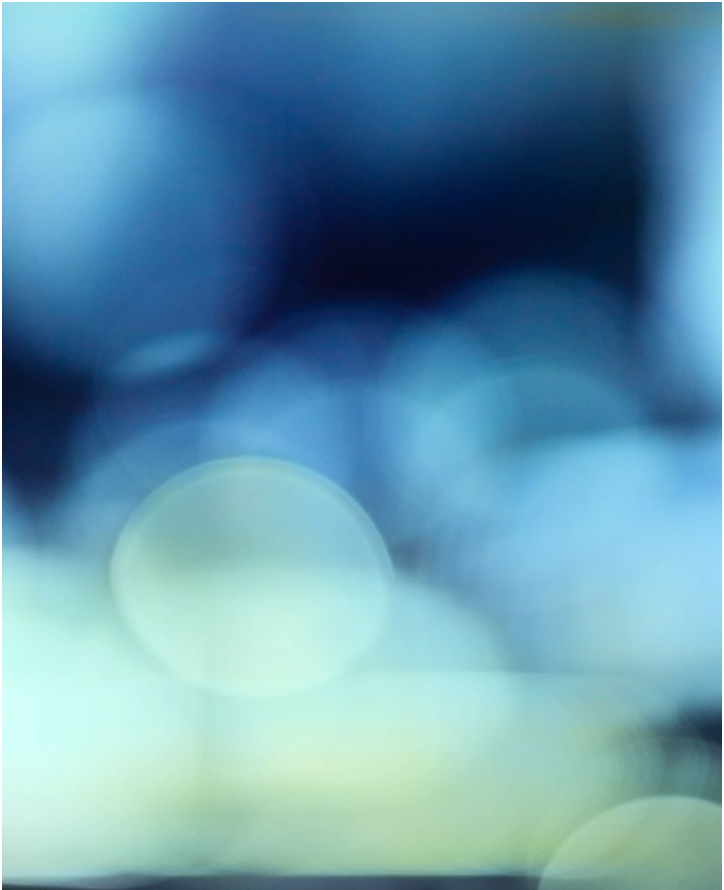
Course Fees, per course	
Immersion, Domestic	\$550.00
Immersion, Int'l Level I	\$900.00
Immersion, Int'l Level II	\$1,700.00
DMin Project/Continuation	\$150.00

Other Fees	
Admissions Application	\$60.00
Background Check	\$35.00
Degree Change	\$25.00
Incomplete	\$25.00
Late Incomplete/Extension	\$40.00
DMin Project Administrative	\$75.00
Master Thesis Administrative	\$75.00
Graduation	\$100.00

# Tuition Refund Schedule

Based on when you drop a course, you may be eligible for a full or partial refund for that course. Fees are only refunded if the course is dropped within the first two weeks in the fall and spring or first day in the summer. Below is our tuition refund schedule:

Weeks (13 Week Courses)	Days (Concentrated Courses)	Tuition Refund Rate
1-2	0	100%
3	1	80%
4	2	50%
5+	3+	0%



# What happens if I must withdraw due to military service?

All current semester tuition and fee charges will be cancelled and all payments refunded for students who must withdraw for military service.

Different policies may apply to payments received from state and federal aid sources, depending on current regulations. See our Financial Aid Officer, Todd Mantock, for more information on the impact on federal aid.

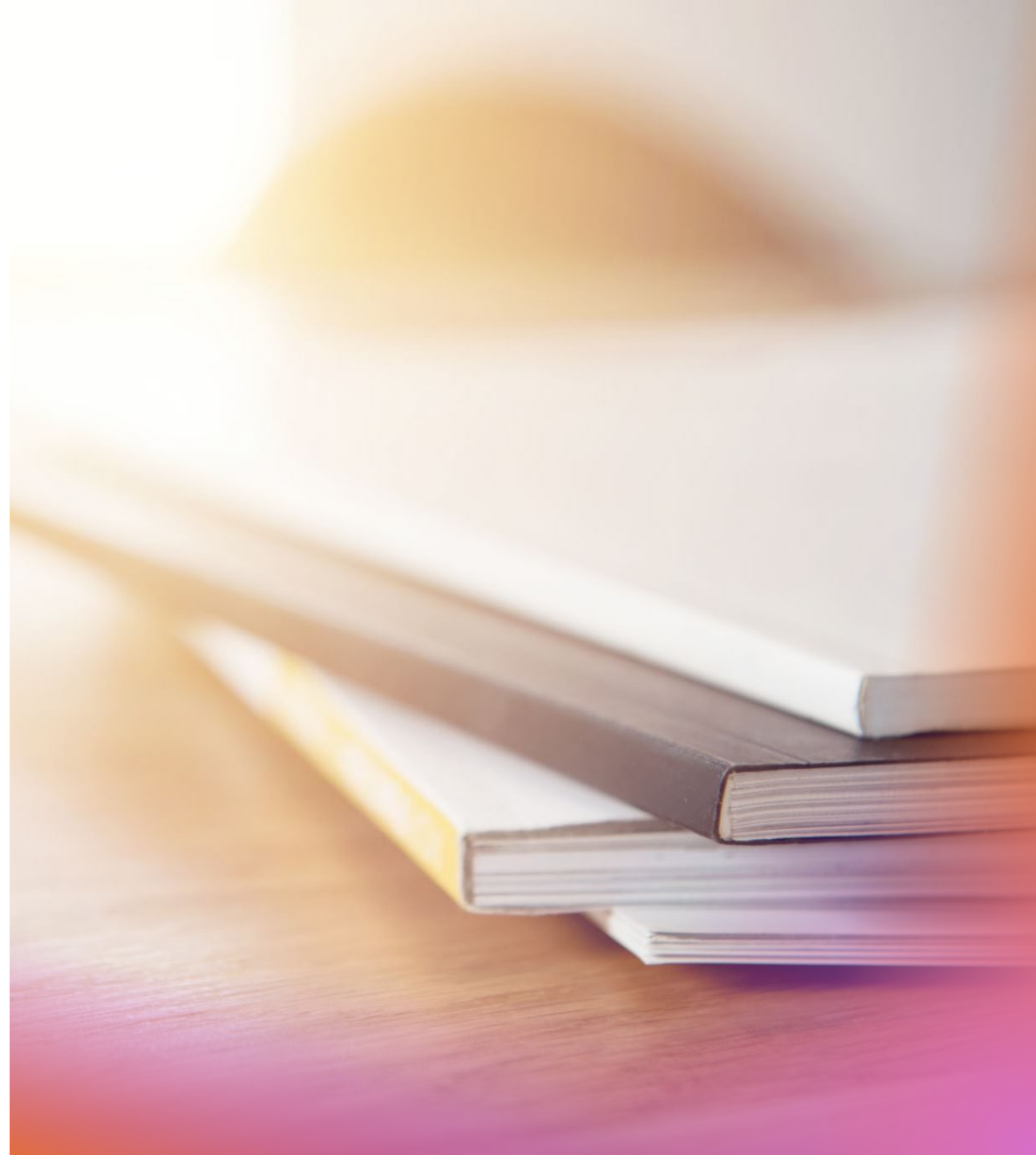
Phone: (918) 270-6451

Email: [todd.mantock@ptstulsa.edu](mailto:todd.mantock@ptstulsa.edu)

# How do I view my bill?

Phillips does not mail paper statements. Instead, students can log into their student portal and view bills.

[How do I View My Bill](#)







## When is my bill due?

Payment is due in full by the end of the first day of class. Alternatively, students can elect to participate in the monthly payment plans offered in the fall and spring semesters. These enable students to spread their payments over the course of the semester.



# How do I make a payment?



WE ACCEPT PAYMENTS ON YOUR  
STUDENT ACCOUNT IN THREE WAYS:

- In person in our Business Office
- By mail
- Online, using your Sonis student portal

# Payments: In Person

We accept cash and checks as payment in the Business Office. Credit cards are only accepted online in your student portal. Receipts are available upon request.



# Payments: By mail

Checks are accepted as payment by mail. Please include your name and/or student ID with your payment and mail to:

Phillips Theological Seminary  
Business Office  
901 N Mingo Rd  
Tulsa, OK 74116





# Payments: Online

We are partnered with Transact, a leading payment processing company in higher education, to give our students and other authorized users the ability to securely make payments online. Electronic payments may be made by logging into your Sonis student portal from your SSO account. All payment options are free for students to use. Phillips pays all transactions fees associated with student payments.





# Payments: Online

- **ACH-** You can pay online with an Electronic Check (ACH). You may also store your ACH information, so it will be easily available for future transactions.
- **Credit/Debit Cards-** Credit or debit card payments can be made securely and easily online. Cards accepted include Visa, MasterCard, Discover, and American Express.

[How Do I Make A Payment](#)



# Payment Plans

Phillips partners with Transact for monthly automatic payment plans. These are available in up to six-month installment plans that are auto-drafted from your account, so you don't have to worry about forgetting to make a payment and potentially delaying your enrollment for the next semester.

Payment plans are set up through the student portal. These are available for the fall and spring semesters and are designed to allow your account to be paid in full by the end of the current semester, so please be mindful of the due dates for signing up.

[How Do I Set A Payment Plan](#)



# Payments: Online

**Authorized users-** PTS students can establish other individuals as Authorized Users to make payments, review payment history, and view student account balances online. This feature is optional and completely controlled by you. Those who choose to give others access will enter the email address of their chosen user and a username and temporary password will be emailed to that person. Authorized Users can be deleted by the student at any time.

[How Do I Invite A Payer](#)



# What if a church or other organization is paying my educational costs?

- **THIRD PARTY BILLING:** Many third party private sources, such as employers, Veterans and vocational services and many others provide support for students by paying schools directly for tuition and fee costs. The Bursar handles all third party billing for student accounts. If you have an organization that would like to be billed directly for your tuition and fees, please contact the Director of Student Accounts at [bursar@ptstulsa.edu](mailto:bursar@ptstulsa.edu).



# What if a church or other organization is paying my educational costs?

- **PRIVATE SCHOLARSHIPS:** Other organizations may still provide support in your academic endeavors without being directly billed. They can simply send a check with your name in the memo field in the mail to:

Phillips Theological Seminary  
Business Office  
901 N Mingo Rd  
Tulsa, OK 74116





# Can someone else talk to Phillips about my account?



FEDERAL LAW LIMITS THE INFORMATION THE SEMINARY MAY PROVIDE TO SPOUSES, FRIENDS, OR RELATIVES OF OUR STUDENTS.



YOUR ACCOUNT IS IN *YOUR* NAME. INFORMATION REGARDING YOUR ACCOUNT MAY ONLY BE ISSUED DIRECTLY TO YOU, THE STUDENT, UNLESS YOU AUTHORIZE US TO RELEASE YOUR EDUCATIONAL RECORDS TO OTHER INDIVIDUALS.



YOU CAN GIVE PERMISSION TO OTHER PEOPLE TO ACCESS THEIR ACCOUNT INFORMATION BY FILLING OUT THE [FERPA WAIVER FORM](#). YOU CAN CHOOSE FOR WHAT TIME PERIOD AND WHAT TYPE OF INFORMATION YOU WANT TO SHARE. YOU CAN ALSO REVOKE THIS PERMISSION AT ANY TIME.



# When is financial aid applied to my account?

- Financial aid is applied to your account during disbursement, which occurs after the fourth week of classes in the fall and spring and after the second day in the summer.
- Before disbursement, all charges and financial aid on your account are considered anticipated. This means they are still subject to change, based on your enrollment.
- Once disbursement occurs, charges are finalized, and financial aid is applied against the charges on your account. Any financial aid or payments that exceed the amount of charges on your account will be refunded to you.

# When and how will I receive my refund?



## WHEN:

REFUNDS ARE PROCESSED WITHIN TWO WEEKS OF DISBURSEMENT. IF ANY ADDITIONAL AID IS APPLIED TO YOUR ACCOUNT AFTER THE FIRST DISBURSEMENT THAT CAUSES A CREDIT BALANCE, IT WILL BE REFUNDED WITHIN TWO WEEKS OF THE CREDIT BALANCE BEING CREATED



## HOW:

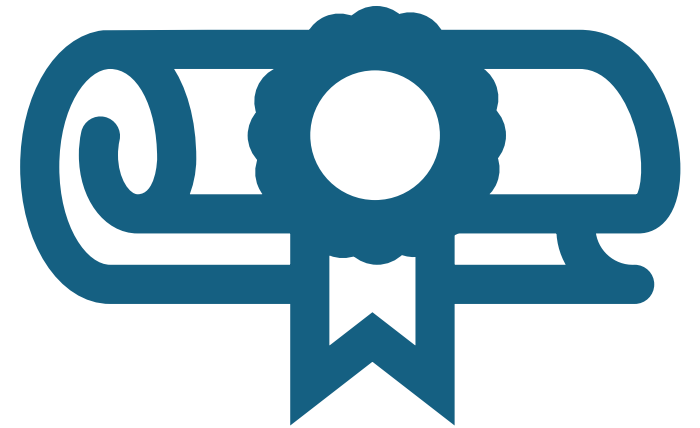
THE PREFERRED METHOD OF PROCESSING REFUNDS IS DIRECT DEPOSIT INTO YOUR BANK ACCOUNT THROUGH TRANSCACT EREFUND. THIS IS SET UP IN YOUR SONIS STUDENT PORTAL. IF NO EREFUND ACCOUNT IS SET UP, A PAPER CHECK WILL BE MAILED TO THE ADDRESS WE HAVE ON FILE FOR YOU.

[How Do I Set Up Direct Deposit](#)



# When are billing holds applied?

Billing holds are applied to accounts the business day before registration opens for the next semester. This hold prevents enrolling in future classes and receiving a diploma. Holds will be placed on all accounts that have an unpaid balance and do not have a current semester payment plan.





How do I enroll when there is a billing hold on my account?

Billing holds are removed from accounts to allow enrolling in courses when the account is paid in full.

# What happens if I can't afford to pay my bill?

If you are experiencing a financial hardship, we have resources that may help pay off your student account, including an Emergency Scholarship and Financial Need Scholarship. For more information, please contact our Financial Aid Officer, Todd Mantock.

Phone: (918) 270-6451

Email: [todd.mantock@ptstulsa.edu](mailto:todd.mantock@ptstulsa.edu)





# GradGuard<sup>®</sup>

college life protected

How can I safeguard  
my account against  
emergency  
situations?



We are partnered with GradGuard to offer tuition insurance to help protect your investment in your seminary education. This insurance protects you against financial loss if you have to withdraw from classes due to a covered illness, injury, mental health condition, or loss of income.



Our tuition insurance reimbursement program covers the cost of tuition insurance, up to the \$1,500 level of coverage, for all degree seeking students who elect to utilize the tuition insurance service through gradguard.

# How do I sign up for tuition insurance?



If you choose to sign up for tuition insurance, you can sign up straight from your student portal or from [GradGuard.com](https://gradguard.com) before the end of the add/drop period. After signing up, degree seeking students can request [reimbursement](#) from the business office.



Once we have received your information and confirmed your coverage with GradGuard, we will send your reimbursement via your preferred reimbursement method at the end of the add/drop period, which is typically two weeks after the first day of class.



If you have any questions regarding reimbursement for this service, please contact the business office. If you have any questions regarding coverage, please reach out to GradGuard at 866-985-7598 or [gradguard.com](https://gradguard.com).

# What financial resources are available?

We have several financial resource programs available to our students. These resources are available through Financial Aid, Student Services, and the Business Office.



EMERGENCY FUND



EMERGENCY  
SCHOLARSHIP



FINANCIAL NEED  
SCHOLARSHIP



TRAVEL GRANT



TUITION INSURANCE  
AND  
REIMBURSEMENT



TUITION AID  
SCHOLARSHIP



# Who do I contact about these financial resources?

## Business Office



TUITION INSURANCE  
AND  
REIMBURSEMENT



TRAVEL GRANT

## Financial Aid



TUITION AID  
SCHOLARSHIP



FINANCIAL NEED  
SCHOLARSHIP



EMERGENCY  
SCHOLARSHIP

## Student Services



EMERGENCY FUND



## Who do I contact when I have a question about...

Topic	Department
Academic Accommodations	Student Services
Billing Holds	Business Office
Charges	Business Office
Consortium Agreements	Financial Aid
Disbursement	Business Office
Emergency Fund	Student Services
FERPA Waiver	Registrar
Loans	Financial Aid
Payment Plans	Business Office
Payments	Business Office
Refunds	Business Office
Reimbursements	Business Office
Scholarships	Financial Aid
Travel Grants	Business Office
Tuition Aid	Financial Aid
Tuition Insurance	Business Office
VA Certification	Financial Aid
Transcripts	Registrar

# 1098-T

- IRS Form 1098-T information for the tax year is available annually as of January 31<sup>st</sup> and accessible in your student portal.



# 1098-T FAQ



**What is a 1098-T and why do I need one?**

This form is used in the preparation of federal tax returns. Box 1 reflects qualified payments for tuition and fees. Box 5 reflects all scholarships and grants processed by Phillips during the Federal IRS calendar year. Your accountant, tax preparer, or the Internal Revenue Service ([www.irs.gov](http://www.irs.gov)) can best advise you in the utilization of this form when preparing your taxes.



**I am looking at my 1098-T and I don't see what I spent on books or living expenses.**

Phillips only includes the amounts required by the Internal Revenue Service. We do not report your expenditures on books or living expenses.



**What if I make a payment outside of the calendar year?**

The 1098-T will only reflect qualified payments within the qualifying calendar year. Any qualifying payments made after December 31<sup>st</sup> of the Federal IRS Calendar year ***will not*** be reflected in your 1098-T.



# Financial Awareness Basics

- [The 411 on managing your finances](#)
  - [Glossary of financial terms](#)
  - [Understanding your paycheck](#)
  - [Banking](#)
  - [Budgeting](#)
  - [Consumer credit and protection](#)
  - [Consumer credit reports and scores](#)
- 
- [Exploring career options](#)
  - [Insurance](#)
  - [Managing your records](#)
  - [Preventing identity theft](#)
  - [Saving](#)
  - [Student loan repayment estimator](#)
  - [The basics of student loans](#)

# Glossary of Billing Terms

- **Student Financial Responsibility Agreement:** A form you sign when you start at Phillips that says you understand you are responsible for paying your tuition and fees, even if your financial aid doesn't cover the full amount.
- **Disbursement:** When all your charges (like tuition and fees) and your financial aid are officially applied to your student account.
- **Credit Balance:** Extra money left on your account after your tuition and fees have been paid. This can happen if your financial aid or scholarships are more than your charges.
- **Anticipated Charges:** The tuition and fees we expect you'll owe for your classes before your financial aid is applied.
- **Anticipated Financial Aid:** The financial aid we expect you'll receive, but that hasn't been applied to your account yet.
- **Refundable Scholarship:** A scholarship that lets you receive extra money back if it's more than what you owe.
- **Non-Refundable Scholarship:** A scholarship that only pays your school bill. If it's more than what you owe, the extra either stays on your account for a future semester or is returned to the scholarship organization, depending on their instructions.

# Student Forms

- [Consortium Agreement](#)
- [FERPA Waiver](#)
- [Financial Responsibility Agreement](#)
- [Financial Need Scholarship Application](#)
- [Tuition Insurance Reimbursement Form](#)
- [Emergency Scholarship Application](#) (Tuition and Fees)
- [Emergency Grant Fund Application](#)
- [Travel Grant Application](#)

## Personal billing information through email



- The easiest and fastest way to get answers to all your questions is to send an email, but please be aware that we can only send information to your student email. We cannot send information to personal emails.



# What if I have more questions?

If you have any questions about your billing account, please do not hesitate to reach out!



Ann Nelson  
Director of Student Accounts  
[bursar@ptstulsa.edu](mailto:bursar@ptstulsa.edu)  
(918) 270-6468

